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Date: November 1, 2005

By: Sebah A. MierIN THE UNITED STATES PATENT AND TRADEMARK OFFICEPATENT

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|-------------|---|-------------------|------------|
| Applicants: | Cohagen, et al. | Docket No.: | 60655.8000 |
| Serial No.: | 10/708,580 | Examiner: | Ahshik Kim |
| Filed: | March 12, 2004 | Group Art Unit: | 2876 |
| Title: | GEOGRAPHIC AREA MULTIPLE SERVICE CARD SYSTEM | Confirmation No.: | 2579 |

AMENDMENT AND REPLY

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action mailed on October 4, 2005, of which this Reply is filed within two months, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

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